



Phone: (800) 516-3834

Fax: (888) 905-6767

Email: customerservice2018@abacuscc.org

Only \$25 per individual or couple

Visit www.abacuscc.org

Date: November 28, 2018

Recipient: Fax number: 7187097572

Subject: Abacus Credit Counseling certificate: Hector Benitez

Pages: 2

Comments:

Thank you for using Abacus Credit Counseling! Attached please find Hector Benitez's certificate of completion for a credit counseling briefing.

Regards,

Abacus Credit Counseling

Course Website: www.abacuscc.org

Email: customerservice2018@abacuscc.org

Phone: 800-516-3834

Certificate Number: 12459-NYE-CC-031957379



12459-NYE-CC-031957379

CERTIFICATE OF COUNSELING

I CERTIFY that on November 28, 2018, at 6:09 o'clock AM PST, Hector Benitez received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of New York, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: November 28, 2018 By: /s/Viviana Maizberain

Name: Viviana Maizberain

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).